

Information to identify the case:

Debtor 1	<u>John Eckelmann</u>	Social Security number or ITIN	xxx-xx-3326
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Linda Eckelmann</u>	Social Security number or ITIN	xxx-xx-5956
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-29864-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Eckelmann

Linda Eckelmann

5/20/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John Eckelmann
Linda Eckelmann
Debtors

Case No. 15-29864-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 20, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ John Eckelmann, Linda Eckelmann, 13 Linden Avenue, Bordentown, NJ 08505-1911
515807373	+ Bank Of America, c/o Hayt, Hayt & Landau LLC, Two Industrial Way, PO Box 500, Eatontown, NJ 07724-0500
515933341	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515807376	+ Bruce C. Truesdale, P.C., 147 Union Avenue, Suite 1E, Middlesex, NJ 08846-1063
515807378	+ CH Hospitalists Group, PO Box 8500-8567, Philadelphia, PA 19178-0001
515807384	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court., Home Depot Credit Services, PO Box 182676, Columbus, OH 43218
515807377	+ Capital Health Hospitalist Group, PO Box 8500-8567, Philadelphia, PA 19178-0001
515807379	+ Charter One, Po Box 42113, Providence, RI 02940-2113
515807380	+ Dellcroce & Lee, 2 Capital Way, Suite 390, Pennington, NJ 08534-2522
515807381	+ Department of Education, Mohela, PO Box 105347, Atlanta, GA 30348-5347
515807382	+ Discover Persoanl Loans, PO Box 15316, Wilmington, DE 19850-5316
515807383	+ Dow Jones Employee Federal Credit Union, 4300 N. Route 1, Monmouth Junction, NJ 08852-1906
515807385	+ Home Infusion Solutions LLC, 1001 South Grand Street, Hammonton, NJ 08037-3375
515807387	+ Lifecare Phsyician Services, PO Box 824673, Philadelphia, PA 19182-4673
515807389	+ M&T Bank, PO Box 619063, Dallas, TX 75261-9063
515820330	+ MOHELA/Dept of Ed, 633 Spirit Dr, Chesterfield MO 63005-1243
515807390	+ Mercer Bucks Pulmonary Sleep Med PA, 416 Bellvue Avenue, Trenton, NJ 08618-4513
515807391	+ Mercer County Surgery Center, c/o Remex Inc., PO Box 765, Rocky Hill, NJ 08553-0765
515807392	Quality Asset Recovery LLC, PO Box 239, Gibbsboro, NJ 08026-0239

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 20 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515807374	EDI: BANKAMER.COM	May 21 2021 00:33:00	Bank of America, PO Box 982235, El Paso, TX 79998
515807375	+ EDI: BANKAMER.COM	May 21 2021 00:33:00	Bank of America, PO Box 851001, Dallas, TX 75285-1001
515934924	EDI: BL-BECKET.COM	May 21 2021 00:33:00	Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515824588	+ EDI: DISCOVERPL	May 21 2021 00:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
515928411	+ Email/Text: Bankruptcy@absoluteresolutions.com	May 20 2021 21:22:00	Icon Equities LLC, c/o Absolute Resolutions Corp., 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118

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515807386	Email/Text: PBNCNotifications@peritusservices.com	May 20 2021 21:23:00	Kohls, PO box 2983, Milwaukee, WI 53201-2983
515807388	+ EDI: RMSC.COM	May 21 2021 00:33:00	Lowe's, Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
515869337	Email/Text: camanagement@mtb.com	May 20 2021 21:23:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
515947202	+ EDI: MID8.COM	May 21 2021 00:33:00	Midland Credit Management, Inc. as agent for, Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516002864	EDI: PRA.COM	May 21 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515807393	+ EDI: RMSC.COM	May 21 2021 00:33:00	Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
515807394	+ EDI: WTRRN BANK.COM	May 21 2021 00:33:00	Target, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor John Eckelmann brucectruesdalepc@gmail.com btcpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Linda Eckelmann brucectruesdalepc@gmail.com btcpcecf@gmail.com;r49787@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com bkgroup@kmlawgroup.com
Michael M Khalil	on behalf of Joint Debtor Linda Eckelmann mkhalilecf@gmail.com
Michael M Khalil	on behalf of Debtor John Eckelmann mkhalilecf@gmail.com
Rebecca Ann Solarz	

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on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 8